**Things to consider when buying a vehicle**

Small cars, which for the most part are good on gas, do not provide as much protection from injury in a crash.

Small cars are light weight and can skid out of control much easier than a heavier vehicle.

SUV’s have a higher center of gravity and more susceptible to loss of control or rolling over due to oversteering.

Take a few minutes to research any vehicle you consider buying to check its “crash worthiness” (how well will it hold up in a crash). This information can be quickly found on the IIHS website or just Google the “year”, “make” and “model” and then say “crash rating”. The poorer the ratings, the greater the risk of injury or death when involved in a crash. Also, since the IIHS stands for “Insurance Institute for Highway Safety”, guess who is aware of all the test results. Insurance companies. For the most part, the poorer the crash rating, the higher the insurance rates can be since the there is a greater likelihood of increased medical cost due to injuries.

Buying a reliable, little older mid to full-size vehicle for a new driver is a very good idea. The size becomes a big factor in helping to reduce injuries when involved in a crash. An older vehicle can help keep insurance cost down. Insurance is generally much higher for teen drivers than for older drivers and putting a teen in a newer, more expensive vehicle will increase the rates even more.

If you are going to purchase an older vehicle, it is recommended to have it inspected by a mechanic prior to making such an investment.

Things to consider when looking for a reliable older vehicle:

* Did the previous owner keep any maintenance records? If not, you will have no idea how well the vehicle has been maintained.
* Has the transmission fluid ever been changed?
* Has the cooling system been flushed?
* Do the brake lines need replaced anytime soon?
* Is the engine or transmission leaking fluid?
* Is the suspension and steering components in good condition.
* What condition are the brakes and brake pads?
* What is the condition of the exhaust system?

Purchasing a vehicle with no knowledge of the overall condition could cost more in the long run than what you planned on spending. Many people will pay a little more for a vehicle that has been well maintained with maintenance records to help reduce the risk of purchasing a vehicle with potentially many problems.

Other issues that you should check:

* Is there an owner’s manual in the glovebox or console? If not, you have a couple options. Call around to junk yards for an owner’s manual for the same year, make & model – may cost $5-10. It is recommended to have a hardcopy available. 2nd option, Ebay. 3rd option, download the owner’s manual off the internet onto your phone as a PDF. Be aware the pdf owner’s manual may be as large as 600 pages. Have fun with all your finger swipes and zooming in.
* Does the vehicle have a spare tire, jack and jack handle?
* How old is the battery?
* When was the air filter last replaced?
* Do any of the tires have a locking lug nut? If so, where is the adaptor?

Prior to purchasing any vehicle, including at dealerships, you might want to check the serial number through the website https://www.nhtsa.gov/recalls. If you are not familiar with what a manufacturer recall is, it is a reoccurring problem with the same make and model vehicle where a dealership will correct the problem at no charge to the owner. If there is recall work that has not been done, it can give you some leverage on the purchase price especially when dealing with an individual seller. They may be willing to reduce to price opposed to taking their time to get the recall work done before you buy the vehicle. If at a dealership, they should fix the problem prior to sale.

Once you own a vehicle, it is a very good idea to keep receipts of any repairs in case there is a recall notice for which you can be reimbursed. Some recall notices can come out several years after the manufacture date of a vehicle. It would be a good idea to check the serial number on all vehicles owned for any recalls. There are many vehicles on the road that have recalls that if not repaired, can result in the vehicle breaking down, being in a crash or causing injuries. A couple of the more serious recalls are for airbags that can deploy without being in a crash and vehicles that have a fire risk that can occur after the vehicle has been shut off resulting in catching a structure on fire if parked inside.